

TELEPOST SERVICE CUT OFF

ITS WIRE SERVICE, THAT IS, NOT ITS STOCK SALES.

Shares in That Offering of the Sterling Debenture Corporation May Still Be Bought—A New Price Package System—Prices Up and Down.

Some of the 15,000 holders of voting trust certificates of the Telepost Company sold to them by the Sterling Debenture Corporation of this city have been disappointed in the last month to learn that the first telegraph line between Boston and Portland, opened with such enthusiasm two years ago, has closed all but two of its offices and all but gone out of business.

The first news of this came not from the Sterling Debenture Corporation, whose activities have been mentioned several times in *The Sun* in the last five years, but from the Telepost Company in a letter sent out by its president, H. Lee Sellers, last month. In this Mr. Sellers said that unless a deal could be successfully concluded within the next week the line would have to suspend operations, but it would be only temporary of course. Meanwhile, he said, activities would be transferred to the middle West. There it appears the Sterling Debenture Corporation has recently been making strenuous efforts to sell stock just as it did in New England about the time the grand opening of the Boston-Portland line was announced in literature mailed from the Brunswick Building on Fifth avenue.

The deal mentioned by President Sellers apparently didn't go through, for the next week the Telepost offices at Lowell, Lawrence, Haverhill, Dover, Portsmouth and Biddeford closed up. Meanwhile the Sterling Debenture Corporation has forsaken its Fifth avenue offices in the Brunswick Building, where it occupied two floors facing the avenue, and has moved over to the old Doubleday Building on Sixteenth street near Third avenue, the explanation being that it will have more room there.

DR. PARKHURST A VOTING TRUSTEE.

There are no such things as real stockholders' meetings of the Telepost Company, hence those who hold the beautiful green certificates issued to them by the Sterling Debenture Corporation must take the word of Mr. Sellers for it that the line upon which so many hopes were hung didn't pay, but that nevertheless there is a steady growth of the company's business. The reason apparently why there are no such things as stockholders' meetings of this said company, now four years old, is because the 1,000 or more people who are financially interested in it have consigned most of their rights as stockholders to the tender care of Dr. Charles H. Parkhurst and several other individuals as voting trustees. Although the Sterling Debenture Corporation offers in its literature to sell you stock in the Telepost Company, what you really get after you send in your money to the Brunswick Building and sign a few documents is a certificate showing that your stock has been deposited with Dr. Parkhurst and his associates for a term of years. This is all plainly set forth in the contract which you sign, however, the Sterling folks explain.

Since the grand missionary stock movement was begun from the Brunswick Building five years ago there have been a number of changes in the voting trustees, and of the original board there now remains only two, and they are the promoters of the company selling you the stock. Originally Justice Goff and S. S. McClure were voting trustees, but soon after the Sterling folks got burdened the mail with literature both found reason for retiring as such. As now made up the only trustee located in New York and near enough to the company's offices to run in occasionally and yet not connected with the stock selling end of it, is the Rev. Charles H. Parkhurst. The other New York voting trustees are H. Lee Sellers, one of the promoters, and F. W. Shumaker, chairman of the Sterling Debenture Corporation.

In December Dr. Parkhurst startled some trusting stockholders by announcing that he had thrown up his job as a voting trustee because, as he explained then in a letter sent to a stockholder, it appeared that many of the stock buyers in stock couldn't seem to realize the fact that he was a trustee was no guarantee "of the advisability of investing in the stock of the company." But recently, while some of the stock buyers were still busy trying to figure out how this incursion of the preacher into the realm of uptown finance had come about to begin with, Dr. Parkhurst announced that he had reconsidered matters and would remain a trustee and would use his best efforts "to prevent the control of the company from passing into other hands."

NOT A STOCKHOLDER, HOWEVER.

It appeared incidentally from this parting and reunion of the preacher and the Telepost that whatever might be the belief of the stock buyers throughout the country at least many of the much advertised voting trustees had weakened their own bank account to help out the Sterling Debenture Corporation and the Telepost company, and that was Dr. Parkhurst. In reply to the query of a stockholder he wrote last December: "Although I have no stock in the company I am hopeful that in time it will prove a success and pay dividends."

Just how Dr. Parkhurst was able to resist the appeals to buy stock which the Sterling Debenture folks have been pouring into the mail boxes for the last five years the stockholders of the Telepost have been left to puzzle out for themselves. In these five years with the aid of a huge mailing list and some tons of literature the Sterling Debenture folks have gathered in for the Telepost, there's only \$250,000. There's only \$250,000 of the Telepost, what is more, stock in the Telepost, as a great national institution, must be distributed geographically, and if, for instance, you're unfortunate enough to live in Minnesota you no doubt will be pained to learn that for that State only 731 shares of series C stock have been reserved, according to the latest literature.

It was back in 1906 that the Sterling Debenture Corporation, whose organizers had previously been selling subscription books, got busy with the Telepost, taking that struggling infant up after the Sellers had tried for years, without success, to make money out of the Debenture device for high speed transmission. It had been tried out both here and abroad, but somehow nobody seemed to cotton to it, so that no matter how fast a message went over the wires the controlling speed factor was the transmitter which had to transcribe the message. Some folks who leaped up in response to touching appeals early in the stock selling campaign and got series A stock got the idea that work was then already under contract for a transcontinental line and it didn't take long before the Telepost would be doing some real business.

What looked really good to the early

birds was statements like this, sent out in January, 1908:

"It is not unreasonable to assume that inside of two years the company's lines will be sufficiently extended to attract (at low rates) a business of at least 100,000 messages (aside from telegrams) a year, with a net profit of more than \$100,000, but until the surplus earnings exceed the cost of the Telepost service throughout the United States, the annual dividend will be restricted to 10 per cent, and the surplus over and above all legitimate provisions for operating, maintenance, sinking funds, interest, dividends, etc., will be placed in the 'New Construction' fund. This conservative policy will at once commend itself to the experienced business man. It will insure three things to the Telepost Company's stockholders:

There were figures then which made you just itch to get out your pencil and do little sums of your own. For instance, four Telepost wires being the equivalent of sixty-eight ordinary wires, the cost of a New York-Chicago trunk line would be only \$1,373,120. The initial work of the company, the early prospectus said, would be to construct this line as the first link in a great transcontinental line. That it added:

The \$1,373,120 will be quite sufficient to establish the New York-Chicago division of the line. With this initial expenditure the Telepost Company can construct a line that will produce earnings great enough not only to cover the expense of future extensions, but year by year but also the payment of annual dividends many times larger than the old companies are able to pay on their inflated capitalization.

Taking out your pencil and figuring on series A and series B stock, amounting to \$100,000 each, being already sold, you could almost catch a glimpse of that Chicago-New York line materializing out of the money in hand and dividends about to flow. But, of course, there were the Sterling Debenture Corporation's commissions to be deducted and not having them at hand you had to put up your pencil and wait for further word from the company.

MANY TELEPOST COMPANIES: RISK WITH \$5,000 INCOME.

While the people with voting trust certificates have been waiting these five years Telepost companies have been springing up in different places along with the sale of stock. So far ten have been incorporated as part of this financial fabric with an authorized capital of more than \$300,000. Despite the fact that some of them are quite old by this time, running back as far as 1906, the company in its report to Washington for the corporation tax bureau, recently obtained by *The Sun*, states that the total income of them, not even the parent, had \$5,000 net income, which would have obliged it to pay the tax.

The literature sent out to stockholders, no mention has been made of these Telepost companies which have been incorporated in different places. The directors and incorporators of these have been in different places, too. Dr. Parkhurst and Thomas Convington, who is general counsel of the company and lives in Upper Montclair, N. J. These companies have been springing up in Chicago, Omaha, St. Louis and other cities, have had in some cases to file financial reports with the State authorities, but even these reports haven't got into the literary output as yet.

For instance, in St. Louis, where business seemed to be good, the company's personal property on July 1, 1910, amounted to just \$22.86. But in St. Louis business, although dwelt upon extensively in recent literature, was not as interesting to some of the stockholders as the company's statement of its financial condition. Telepost offices were to be found in many places and all supposed to be doing a real business.

Just what this New England business of the Telepost had amounted to the literature sent out from the Brunswick Building likewise left the stock purchasers to guess at. Recently on purchase of Telepost stock decided to look up the matter. He found that under the law the company had had to make a report to the Massachusetts Highway Commission, as his business as a stockholder last it appeared from this that the gross income had been \$2,620 up to that time, while the operating expense had been \$1,000.

This report was unearthed about the time that President Sellers informed the stock purchasers of Telepost that the company had had to change many of its plans because of its financial condition for "graft." Incidentally he announced the abandonment of the New England line.

This system was of no importance, said this letter, until it could be tied up to New York. "Nevertheless," said Mr. Sellers, "the line has splendidly fulfilled its purpose, and the fact that it had demonstrated the opposition talk of its 'impracticability.' The Telepost's president went on to say in this communication:

WHY THE NEW ENGLAND LINE WAS GIVEN UP.

Those results made it well worth while to open and maintain the line, but now that they are accomplished it seems to the company a useless expense one not fair to stockholders to continue that section in operation, and then suspend it. The New York connection is effected. The company has kept the line in service from month to month in expectation that certain negotiations for a line from Boston to New York would terminate favorably. But such negotiations have failed, and the company has to build its own line between these two points, a work that is inexpedient to begin until the completion of New York's connection with Washington on the South and with Boston on the North. The company is therefore suspending the line, and the company will be transferred to the benefit of the middle West and Southern operations in the territory where the company is presently getting on a profitable basis for the general service.

President Sellers wound up with an appeal to those who had stock to get their friends in. "Every effort that makes a new friend tends just that much to hasten the complete triumph of the Telepost," was the way he ended this appeal. It was the turn of the Sterling Debenture folks to address the stockholders next.

Under date of March 11 Charles H. Seabury, first vice-president of the corporation selling the stock, asked them to get busy at once. "The day letter" is the sure evidence that the old companies are a panic over the propaganda for low telegraph rates inaugurated and being carried forward by the Telepost," wrote Mr. Seabury. "Help recruit the ranks of the Telepost. The company is not a new subscriber for an amount equal to the cost of the line, and the increased revenue would so promptly advantage of the Telepost that it could quadruple the present operating system by the end of the year. Talk Telepost to your friends. Do your part now."

No financial reports accompany these letters to aid stockholders' pencils. Without knowing how much to deduct for the Sterling Debenture Corporation's commissions, what use would a pencil be in figuring out a date for dividends?

Trying to put things together and getting more and more confused as to this system of finance, some stockholders recently have written in to the Sterling Debenture Corporation asking it to buy back their stock or voting trust certificates. But the Sterling folks don't make a practice of buying stock back. In reply these letters were sent back, some folks who try to keep cheerful. Of course, if the stock belonged to an estate being settled up and it was absolutely necessary to liquidate the estate, the Sterling folks would not be able to take it up themselves, but they would try to help you all they could. In such cases as the extinction of some of these stockholders would seem to show, the

practice has been to refer you to the firm of Keating & Wood, dealers in investment securities at 141 Broadway, and to the list in the unlisted kind. This nice little booklet this firm has been industriously letting folks know how had it is to buy the stock that is traded in around New York. Curiously enough some people on their mailing list appear to have got on the mailing list of the Sterling Debenture Corporation too.

A DOWNTOWN MARKET FOR THE STOCK. Although there is an apparent connection between Keating, Wood and the uptown financial market place, the booklet mentions most of the stocks which have been traded in at the Brunswick Building, including the Telepost, as being "good examples of the stock we prefer to deal in." Says the booklet:

Each of these industries, mentioning the output of the Sterling corporation, was organized under the direction of the Sterling Debenture Corporation, an institution that in our estimation is doing more than any other institution to restore financing methods to sound business principles.

Believing that they had as good as got a purchaser some of the Telepost stockholders, who were in New York street & Wood recently, got back word that all that firm could do would be to list their shares for sale among their regular offerings at a price the holder was to fix. Then they added:

While we are at your service in any brokerage capacity, we believe that the best course you can pursue for the present would be to retain possession of your shares, for our reports on this company are of a very favorable nature and the indications are that the securities of this company will sell at much higher levels.

In another letter written later than this the same firm sent out the depressing intelligence to some that there was "sufficient Telepost stock in our safe to meet our immediate necessities," which appeared to be another reason why the person with Telepost stock should continue to possess his soul in peace. There was nothing to be done but to wait on to say in the closing up of the New England line; it only indicated conservatism.

While the mail order business has been going on briskly uptown and while people scattered over this country and Canada have been busy taking Telepost certificates at \$10 apiece, the Brunswick Building price has been cut to pieces downtown. For many months some brokers there have been looking through the glasses of a stock market and getting \$8.50 for "A" stock which is supposed to have the largest share of the surplus the Telepost ought to earn some day and get \$10 for "B" stock, which is supposed to be for \$10, so that if you buy uptown and sell downtown you are apt to get the blues. Some folks who have tried to buy downtown and sell uptown have found that it didn't work that way at all.

STOCK IN ASSORTED PACKAGES.

Within the last month the uptown financial market place has evolved a new system of getting rid of its various products, including Telepost stock. It is the group system. In each group, consisting of from two to eight shares of stock, there is one dividend-paying stock, the other companies are not companies whose promotion has been the exclusive work of the Sterling Debenture Corporation, of course, but they have got rid of some that are, it would seem.

There's Group A, for example, costing you \$1.85 a month for ten months. Opening up the package, you find two shares of the National Dimegraph Company, a Sterling promotion, and one of the Jefferson Trust Company, an Oklahoma company paying small dividends. The group is supposed to be worth \$10 to the package at such a price that the trust company stock makes the entire package yield 5.15 per cent a year. In package B, which costs \$2.50 a month, you find two shares of the Oxford Linen Mills and one of the Telepost, but this reduces the yield to 5 per cent. In package C, which costs \$3.25 a month, you find two shares of the Sterling folks in a lovely red and yellow circular, "6, 8 and 10 per cent, and a continually rising rate can reasonably be expected, but each group is composed of going and growing corporations."

One of the corporations of the Sterling Debenture Corporation which didn't grow was the Oxford Linen Mills, one of the first. It didn't make good and some of those who bought that stock from the Sterling Debenture Corporation ascertained afterward that the company got about \$2 out of every \$10 turned in. While the sale of Telepost stock has gone on and those people have been waiting for some results the uptown financial market has been doing well. The Oxford Linen Mills, for which over \$1,000,000 is said to have been turned in by people throughout the country. All of its latest products are to be found in the uptown package placed on sale in the new building on Sixteenth street. Under this system there's always the chance held out that you may draw a good one some day.

The last appeal that the Banking Superintendent made to Andrew Carnegie was on the night of January 6, 1911, at the dinner of the Periodical Publishers Association in the Waldorf. Mr. Carnegie attended the dinner for the purpose of having a talk with Mr. Carnegie and Mr. Carnegie informed him then that he could not help him in the Banking Department offices. This will be included in Mr. Carnegie's written report to Gov. Dix, which he will send to the Governor on Wednesday next.

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CHENEY'S CALL ON CARNEGIE
RECAPTURE OF THE ASSEMBLY

Now the Republican Programme, but it Waits on Direct Primary Law.

Ex-Speaker James W. Wadsworth, Jr., of Mount Morris, Livingston county, is to arrive in New York from Europe on Thursday. Mr. Wadsworth declined a re-nomination in his district last fall and soon after election day went to Europe for an extended holiday. He was succeeded in the Assembly by another Republican, John C. Winters, Jr., also of Mount Morris.

LATTER THOUGHT TRUST CO.
NEEDED A BETTER HEAD

And Promised to Find One to Which He Would Then the President, Consented. Howell Succeeded and Assured the Bank Department That All Was Well.

When Banking Superintendent Orion H. Cheney felt that the Carnegie Trust Company was tottering in the fall of 1910 he went to call personally on Mr. Carnegie at the latter's home. When he left he was fully convinced that Mr. Carnegie would stand behind the company and there would be no trouble. At the time Mr. Carnegie felt that the company lacked a proper head, Mr. Carnegie promised to get a good banker for the Carnegie Trust. That was in September, 1910.

The purpose of the Banking Superintendent's call on Andrew Carnegie was to ask him what he intended to do. Mr. Cheney expected to find either Mr. Carnegie or his representative, R. A. Franks. They were at Mr. Carnegie's home and so also were William J. Cummings and Joseph B. Reichmann. In the course of the conversation Mr. Carnegie said: "What you people need is a real banker at the head of your concern."

That's right, Mr. Carnegie, Reichmann responded. "I guess I'm not a real banker."

Mr. Carnegie slammed his fist on his desk and exclaimed: "Well, I'll see that you get a good banker," and he mentioned the names of several men who were officials in other companies in New York. They did nothing definite at that conference, but Mr. Cheney went away feeling sure that everything would come out all right. Two or three days later Mr. Cummings selected as head of the Carnegie Trust Joseph T. Howell, who was at the head of a small bank in Nashville. Mr. Howell came into office on October 2, 1910.

Mr. Howell hadn't been on the job very long before Robert L. Smith, a vice-president of the Carnegie Trust, advised him to go and see Mr. Carnegie and tell him how well things were going. He followed that advice. The next time the Banking Department officials came around he declared to them that there were no more worries. Mr. Carnegie was behind them and would come to their aid in case of serious trouble. Mr. Howell has made an affidavit to that effect, and it is now in the Banking Department files. This will be included in Mr. Carnegie's written report to Gov. Dix, which he will send to the Governor on Wednesday next.

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Oceanic, Apr. 26, 3:00 P. M. Vadorland, Apr. 29, 10:00 A. M.
St. Paul, Apr. 29, 9:30 A. M. Cedric, Apr. 29, 11:00 A. M.
Minnehaha, Apr. 29, 10:00 A. M. Romanic, Apr. 29, 10:00 A. M.

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Plymouth-Cherbourg-Southampton
St. Paul, Apr. 29, May 27, June 24, July 22
Minneapolis, Apr. 29, May 27, June 24, July 22
Philadelphia, May 13, June 10, July 8, Aug. 5
St. Louis, May 26, June 23, July 21, Aug. 12

Atlantic Transport Pier 62, N. R.
New York-London Direct
Minneapolis, May 6, June 3, July 1, Aug. 5
Philadelphia, May 13, June 10, July 8, Aug. 5
St. Louis, May 26, June 23, July 21, Aug. 12

Red Star Pier 10, N. R.
London, Paris via Dover - Antwerp
Vadorland, Apr. 29, May 27, June 24, July 22
Finland, May 6, June 3, July 1, Aug. 5
Sweden, May 13, June 10, July 8, Aug. 5
Lapland, May 26, June 23, July 21, Aug. 12

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"VIRGINIA", May 4, 10 A. M.
"ALBANY", May 11, 10 A. M.

Hamburg direct. Steamer only. "Will call at Plymouth and Cherbourg."

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S. S. HAMBURG, Apr. 25, 10 A. M.
S. S. HOLKE, Apr. 25, 10 A. M.

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AUSTRO-AMERICAN LINE
MEDITERRANEAN ADRIATIC

ITALY, GREECE, AUSTRIA, direct without change, calls at ALGERIA and GIBRALTAR. Sails: ALGERIA, Wed. 10 A. M. WEST. LONDON, Fri. 10 A. M. THRU. BOMBAY, Sat. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. THRU. PHILIPPS, Fri. 10 A. M. THRU. GIBRALTAR, Sat. 10 A. M. THRU. PHILIPPS, Sun. 10 A. M. THRU. GIBRALTAR, Mon. 10 A. M. THRU. PHILIPPS, Tues. 10 A. M. THRU. GIBRALTAR, Wed. 10 A. M. THRU. PHILIPPS, Thurs. 10 A. M. THRU. GIBRALTAR, Fri. 10 A. M. THRU. PHILIPPS, Sat. 10 A. M. THRU. GIBRALTAR, Sun. 10 A. M. THRU. PHILIPPS, Mon. 10 A. M. THRU. GIBRALTAR, Tues. 10 A. M. THRU. PHILIPPS, Wed. 10 A. M. THRU. GIBRALTAR, Thurs. 10 A. M. TH